

Docket No.  
000790/0002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: **Keiichi Nakajima**

Group Art Unit: **3621**

Application No.: **09/786,208**

Examiner: **Firmin Backer**

Filed: **May 8, 2001**

Confirmation No.: **6261**

For: **ELECTRONIC SETTLEMENT SYSTEM, SETTLEMENT  
APPARATUS AND TERMINAL**

Date: **November 22, 2006**

**RESPONSE**

Mail Stop **AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In reply to the Office Action of the United States Patent and Trademark Office dated October 3, 2006, the time for response to which extending to and including January 3, 2007, Applicant respectfully submits the following remarks:

A **Listing of Claims** begins on page 2 of this paper (the claims have been maintained unchanged).

**Remarks** begin on page 19 of this paper.